

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c) 2004-0817

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Nicole LaFond

Debtor(s)

Case No.: 16-20935

Judge: Altenburg

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☒ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following:

1. ☐ Motion for Relief from the Automatic Stay filed by creditor _____. A hearing has been scheduled for _____ at 10:00 am.

OR

2. ☒ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for January 27, 2017 @ 9:00 am.

3. ☐ Certification of Default filed by creditor, _____. I am requesting a hearing be scheduled on this matter.

4. ☐ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons:

☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows:

☒ Other: *I agree with the Chapter 13 Trustee recommendation to raise my monthly payment to accommodate the higher POC of the mortgage company. I will make the increased payment of \$1,479.00 for January 2017 and capitalized payment of \$1,496.00 for 53 months thereafter.*

5 This certification is being made in an effort to resolve the issues raised by the creditor in its certification.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: January 18, 2017

/s/ Nicole LaFond
Nicole LaFond, Debtor